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An Assessment of the determinants of housewives share in family income and living standard: A Study of District Peshawar

Abstract

The present study was conducted to investigate the determinants of the role and importance of housewives share in family's overall income in improving their family living standards. In this connection Peshawar district was selected as research area. The reason for selection of this area is to make better comparison of the role of housewives as most of the studies are carried out to highlight the role of working women. Very little quantitative work has been carried in this regard. The area of research is further categorized into three urban areas that are Gulbahar, University Town and Hayatabad while three rural areas that is Kacha Garahi, Palosai and Achinie. The sample size (age between 20-60 years) was 450 households, which was comprised of 300 urban and 150 rural households. Based on the findings of research it is deducted that results showed positive and significant effect on the housewives share in family's overall income and the respondent's education, number of family members, number of hours of work in almost all the regions except family organization (in Hayatabad, Gulbahar, Kacha Garahie and Palosai) and number of family members (in Achinie) which showed negative relation. It is suggested that the rate of economic participation of these women can be substantially raised through the introduction of the appropriate measures if these steps are carried out with true letter and spirit.

Keywords: Housewives, Education, living standard, family income, Peshawar

Introduction

Human resource is comprised of men and women both. Women along with men work in all fields of life but among women, housewives like working women also

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help in doing and improving their family living standard. This kind of contribution can be identified as their household work, sharing their pocket money in the family's overall income, stitching and sewing clothes, making jams and pickles and selling eggs and fresh milk of cows etc. (Salma, J. 2002). If this contribution of these housewives to the family's income is higher other things being equal, the higher will be their family's living standard. So it is necessary to know the size, quality, quantity, age, the level of education and household work hours in a day of these housewives.

Women in developing countries like Pakistan live in a society that is highly stratified into religion, cultural, cast and class variation, all of which have an impact on their lives (Neelam, F. 2006). Women help their men besides attending their household activities as a housewife both in rural and urban places. But unfortunately their participation and contribution is not only underestimating as compared to men but also hurdled by many factors. The women of Pakistan generally and Khyber Pakhtunkhwa especially faces issues like honour killing, Swara and throwing acids, stove burning and now a day terrorism (Sehria,1996). Many women's in Khyber Pakhtunkhwa are killed by terrorist attacks while going to their work places, school, colleges, hospital etc. Even the banned Tahreek-e-Taliban Pakistan warned women of Hangu Town in the restive Khyber Pakhtunkhwa Province that they will be kidnapped and killed if they vote in the election May 11, 2013 (Election 2013 in Hangu by Ibrahim Shinwari, The Daily Dawn News, April 30, 2013). Mala Yousafzai, a young girl of 14 years living in the district of Swat was shot in her head by Taliban activist while coming back to her home in a school van on 9th Sept, 2012. She was a brave supporter of girls education and has been awarded different awards especially Noble Prize for standing up for girls education. (Malala Yousafzai, Ever Noble literate by Sabir Shah, The News International, Oct 11, 2014, Pakistan). Same is the case with the principal of Army Public School (APS) Peshawar, Lt. Col Tahira Qazi was shot by terrorist while helping her school children in escaping from terrorists who attacked the school on Dec 16, 2014. (Peshawar bled by Amin Ahmad, The Dawn News, International, Dec 17, 2014 Pakistan). According to 1998 Census the total population of Khyber Pakhtunkhwa was 17.744 million out of which 8.655 million were of females. While the total population of Peshawar district was 2.019 million out of which 0.958 million were female while the total population of the Peshawar district was 2.019 million out of which 0.958 million were females (Population Census Organization, Bureau of Statistics, Government of Pakistan).

The main target and focus of this research is the province of Khyber Pakhtunkhwa. The conclusion derived on the basis of the results of the study could be applied and generalized as a whole to the overall conditions prevailing in other parts of the country. This research provides a clear and actual picture of the women's socio-economic conditions and contribution. It also provides a base for student

researchers concerned NGO's and at government level in making and implementing the policy concerned with women's problems and issues at regional and national level. This thesis will be a step ahead towards women empowerment and women entrepreneurship. This will boost their business and employment opportunities and hence will lead to economic growth in the country.

The study is carried to analyze the determinants affecting the role of household work of housewives in improving their family living standard in both rural areas and urban areas of District Peshawar, Khyber Pakhtunkhwa.

Literature Review

Seemin and Faiz (1978) carried a study about the role of rural women in Pakistan. They conclude that environmental and attitudinal variables that affects the performance of a rural women in the economy are customs, traditions, way of living, no or less approach to schools, early marriages and less awareness about family planning. Nazeer M. M and Jaleel, Z. (1982) conducted a study Malakand Division. They found an unaccounted performance of these household women to do their household works, work on farm side, and collecting wood for domestic cooking, making handicrafts and embroidery. Moughtin (1988) studied the income generating activities of household women in the village of West Nubariya. In his study he found that rural women contribute a substantial amount to total household income by performing various activities at their homes and outside. It was found through the study that the routine work of a woman at her home like kitchen gardening, poultry keeping and embroidery etc had contributed a lot to the family's total income. Badran (1993) found in his survey in Egypt that majority of the rural women in the country were facing socio-economic problems such as less approach to education and medical facilities.

Sheikh (1993) using national data to know the effect of education on women's position in Pakistan both in urban and rural places concluded that one of the major hurdles in improvement of women's position in a society is gender inequality in education. Nayga (1996) conducted a research study on the participation of wife as a labor force. The consumer expenditure survey report in 1992 by US Bureau of Labor Statistics was used as a secondary data. Results showed the evidence of variables such as wife's education and age, total number of kids at home, size and ownership of house with/without mortgage, total income of household, total number of earning members in a family, area of living and region as important variables affecting the family's expenditure on readymade food and homemade food. Singh (1996) examined the data for the period of 1961-1981 in India. His main focus of the study was the distribution of female workers among the main three occupations i.e. primary, secondary and tertiary levels. It was concluded that district Ludhiana was one of the major contributor of women workers regarding

three levels of occupations among other districts in Punjab Province. Rehman (1999) analyzed the women's involvement in micro credit finance in Bangladesh. For this purpose, he examined the different micro credit programmes of Grameen Bank in Bangladesh, its structure of lending and borrowing system also the implications of the Bank. He found a positive relation with the women borrower's daily life routine, their involvement at home and helping in other works with their men.

Kamal, (2000) conducted a study on the housewife's participation in the field of agriculture of Mehrdi Malakand Agency in Khyber Pakhtunkhwa. He found that most of the women were engaged in the activities at their homes such as keeping of livestock and poultries. Salma Jabeen (2002) examined a case study of twin villages Lala Kalay and Tarnab Kalay situated in the province of Khyber Pakhtunkhwa regarding women's participation in the different income generating activities. It was found that most of the women in research areas were actively engaged in generating income through various activities such as handicrafts, sewing, rising of livestock, quilt making, homemade jams, squashes and pickles, keeping of poultry for egg production etc. also through these activities they help their families financially and improving their living standard. Savita and Naurial (2003) assessed the impact of various income generating activities on the women's participation. It was found in the study that most of the respondent women about 60% spent 4-6 hours in making embroidery, chappal (shoes), squashes, jams, jewellery and soaps. Kwapong (2005) reported in his paper that how the empowerment of rural women could be facilitated by introducing education or functional literacy. It was found in the research study that majority of the educated women had high level of participation in different tasks concerned with decision making at home and outside home.

The current study is an attempt to find the impact of different factors affecting the role of housewives on the family income in district Peshawar. No quantitative work has been carried in district Peshawar. That is why there is a need for this research to study the role of housewives in detail.

Very little qualitative research has been carried out in district Peshawar to analyze the role of housewives in the uplift of the family living standards. Majority of the previous researches has concentrated on the role of working women or on-job women in family income. However, this research fills this gap in district Peshawar by carrying a quantitative research to analyze the role of housewives in the family income. The research will benefit the scholars, policy makers and students in this field.

Objective of the study

To know the effect of household work and education on the performance of housewives in respect of improving their family standard

Hypotheses of the study

H1: There is a significant impact of Age on Housewives share in Family income

H2: There is a significant impact of Education on Housewives share in Family income

H3: There is a significant impact of Number of Family Members on Housewives share in Family income

H4: There is a significant impact of Family Organization on Housewives share in Family income

H5: There is a significant impact of Total hours of household work on Housewives share in Family income

Research Methodology

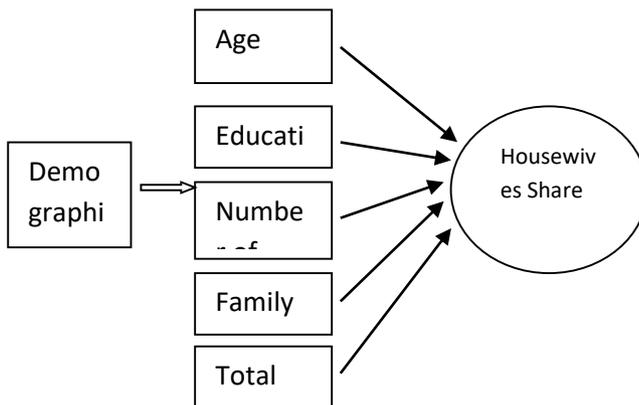
For the data collection questionnaire was used to interview housewives respondents both in rural and urban areas. Besides this primary data, secondary data was also collected through Journals, from different organizations, published reports and thesis, different websites and newspapers.

Theoretical Frame Work

Based on the sited literature the following theoretical framework has been constructed. The theoretical framework is based on the study of Nayga (1996) and Singh (1996);

Independent Variables

Dependent Variable



Research Design

Research design consists of research instrument, sample selection and analytical techniques.

Research Instrument

The data was collected through questionnaire which was taken from the studies of Nayga (1996) and Singh (1996) after making changes according to our own country socio-economic conditions.

Sample Selection

The sample size of the current research comprised of 450, out of which 300 urban and 150 rural households were selected. Questionnaires were distributed among housewives of age between 20-60 years. The distribution of sample size in the urban and rural areas is as follow;

Table 1. *Total Sample Size.*

Area		Sample Household
URBAN	1 Gulbahar	100
	2 University Town	100
	3 Hayatabad	100
RURAL	1 Kacha Garahie	50
	2 Palosai	50
	3 Achinie	50
Collected Area		450

Table 1 shows that data were collected from the three urban areas comprises the urban sample size about 300 and three rural areas comprises rural sample 150 so total sample size becomes 450. Sampling techniques for the collection of data was random sampling technique. The reason behind it was that this technique was simple, economical, consumed less time and efforts and the most important it is convenient to choose a sample from the given population.

Analytical Technique

Model is developed and used for Housewives in both urban and rural areas. Multiple regression tests by using SPSS statistical package was applied and results were represented in tables. This model is used to analyze the performance of housewives in improving family standard by sharing their pocket money in the family's overall income however this pocket money is given by their father, brother, husband and money earned by selling their homemade items like sewing, stitching clothes, making jams, pickles, selling poultry and dairy products etc. This share of housewives is determined by the ratio of housewives pocket money to the family's overall income. Also it depends upon the age, education, total number of family members, family organization and total hours of work in a day.

Model Analyzes the Housewives share in improving the family's standard

$$HSI = \gamma_0 + \gamma_1 \text{Age} + \gamma_2 \text{Edu} + \gamma_3 \text{NFM} + \gamma_4 \text{FO} + \gamma_5 \text{THW} + U \dots \dots (1)$$

Where HSI=Housewives share of pocket money in family's over all income. It is determined by the ratio of housewife's pocket money to the family's overall income

Age = Age of the respondents in years

Edu = Education level of the housewives

NFM = No. of family members

FO = Family Organization (Structure)

THW = Total hours of household work in a day

γ_0 = Constant of Y-intercept

$\gamma_1, \gamma_2, \gamma_3, \gamma_4, \gamma_5$ = Slopes or parameters with respect to the corresponding variables

U = Error term

For the estimation of model, data was taken from the respondents in the selected urban and rural areas of the Peshawar district, related to the respondent's age, education level. Number of family members, Family Organization and Total hours of work in a day

Results and Discussion

Model developed for housewives is estimated, first for urban and then for rural areas. Following are the results as follow;

Estimation of Role of Housewives in Urban Areas

$$HSI = \gamma_0 + \gamma_1 \text{Age} + \gamma_2 \text{Edu} + \gamma_3 \text{NFM} + \gamma_4 \text{FO} + \gamma_5 \text{THW} + U$$

Results of the factors affecting the (HSI) Housewife’s share of pocket money in the family’s overall income in the urban areas are tabulated in the table 2

Table 2. *Model Estimation in Urban areas*

Variables	University			
	Gulbahar	Town	Hayatabad	Combined Urban
Constant	0.118	-0.008	0.062	0.049
Age	0.035 (3.425)***	0.033 (3.122)***	0.040 (2.402)**	0.035 (5.569)***
Edu	0.033 (5.416)***	0.039 (5.669)***	0.044 (9.300)***	0.042 (13.910)***
NFM	0.076 (7.336)***	0.027 (2.071)**	0.041 (2.836)***	0.045 (6.988)***
FO	-0.050 (-3.828)***	0.052 (3.127)***	-0.030 (-1.998)**	-0.013 (-1.554)
THW	0.025 (3.115)***	0.038 (3.383)***	0.046 (5.428)***	0.040 (7.911)***
R ²	0.828	0.728	0.708	0.731
Adj R ²	0.819	0.713	0.692	0.726
F	90.468	50.728	45.076	159.806
D.W	1.812	1.726	1.904	1.889
Stand. Error of Estimate	0.08073	0.09944	0.09553	0.09544
Residual	0.613	0.939	0.849	2.678

* Significant at 0.10 levels of significance

**Significant at 0.05 level of significance

***Significant at 0.01 level of significance

Figures in parentheses are estimated t-values.

Source: Author's own calculation using SPSS version 19

Table 2 shows that Age factor has a significant and positive relation with the (HSI) Housewife's share of pocket money in the family's overall income in the selected urban areas of the research. The coefficient of age are (0.035), (0.033) and (0.040) in Gulbahar, University Town and Hayatabad respectively. The case with Education (Edu) factor is also positive with (HSI) in all three urban areas. The coefficient of education in Gulbahar, University Town and Hayatabad is (0.033), (0.039) and (0.044) respectively. (NFM) or number of family members has also like previous factors having positive and significant effect on (HSI) at 0.01 level of significance. However the coefficients of (NFM) is (0.076) for Gulbahar, (0.027) for University Town and (0.041) for Hayatabad. (FO) or Family Organization is the second last factor which means the type of family structure in which they live that is nuclear, joint or extended family structure. Coefficients of (FO) are (-0.050) (0.052) and (-0.030) for Gulbahar, University Town and Hayatabad respectively. It is clear from the result that unlike previous factors (FO) has a negative relation with Housewives Share of pocket money in Family's overall Income (HSI) except in the University Town where it is positive . Last factor (THW) total hours of work done by housewives is in positive relation with the (HSI). The coefficients of (THW) for Gulbahar, University Town and Hayatabad is (0.025), (0.038) and (0.046) respectively.

The values of R^2 and Adjusted R^2 for Gulbahar is (0.819), University Town is (0.713) and Hayatabad is (0.692). It shows that the model is good fit and having strong relationship between the dependent and independent variables. For F-statistic the calculated value is (90.468), (50.728) and (45.076) for Gulbahar, University Town and Hayatabad respectively. Which shows overall model is significant at 0.01 level of significance in all the urban areas of the research study. For auto-correlation the sample size $n=100$ and $k=5$ (5 explanatory variables) the calculated value of (D.W) Durbin-Watson test falls between the required range of $d_L=1.73$ and $d_U = 2.3$. The calculated (D.W) value (1.812) for Gulbahar, (1.726) for University Town and (1.904) for Hayatabad. It can be concluded that there is no auto-correlation in the model for all the selected urban areas of district Peshawar.

Hypotheses:

The hypothesis that the demographic characteristics play the role in women share in family income is accepted for all the variables in all cases except for family organization in the combined urban area.

Estimation of Role of Housewives in Rural Areas

Same model analyzes the (HSI), Housewives share of pocket money in family's overall income in the rural areas. The results of the factors affecting the (HSI) Housewives share of pocket money in the family's overall income in the rural area are tabulated in the table 3

Table 3. *Model Estimation in Rural areas*

Variables	Kacha Garahie	Palosai	Achinie	Combined Rural
Constant	0.114	0.203	0.197	0.131
Age	0.041 (3.358)***	0.055 (2.945)***	0.031 (3.514)***	0.053 (6.803)***
Edu	0.035 (2.663)**	0.023 (2.474)**	0.017 (2.784)***	0.035 (6.257)***
NFM	0.062 (3.615)***	0.008 (0.341)	-0.027 (-3.903)***	0.023 (2.914)***
FO	-0.055 (-2.149)**	-0.060 (-3.093)***	0.022 (2.271)**	-0.020 (-1.731)*
THW	0.035 (1.507)	0.045 (2.304)**	0.031 (4.001)***	0.016 (1.732)*
R ²	0.809	0.709	0.868	0.727
Adj R ²	0.787	0.673	0.853	0.718
F	37.292	19.956	57.874	75.259
D.W	1.983	1.760	1.756	1.852
Stand. Error of Estimate	0.09790	0.09029	0.03776	0.08936
Residual	0.422	0.334	0.063	1.126

* Significant at 0.10 levels of significance

**Significant at 0.05 level of significance

***Significant at 0.01 level of significance

Figures in parentheses are estimated t-values.

Source: Author's own calculation using SPSS version 19

From the table 3, it is clear that Age factor has a positive and significant relation with (HSI) Housewife's share of pocket money in family's overall income. The coefficient of age is (0.041), (0.055) and (0.031) for Kacha Garahie, Palosai and

Achinie respectively. Education (Edu) is one of the important factor to affect the Housewives Share in Family's overall Income (HSI). The coefficients of (Edu) for Kacha Garahie is (0.035), Palosai is (0.023) and Achinie is (0.017). (NFM) or number of family members is another factor which is having different relation with Housewives' Share in Family's overall Income (HSI), i.e (NFM) is positive in relation in Kacha Garahie and Palosai but negative in Achinie. The coefficients of (NFM) in Kacha Garahie is (0.062), Palosai is (0.008) and Achinie (-0.027). In this model (FO) or family organization having negative relation with (HSI) in Kacha Garahie and Palosai but positive in Achinie. The coefficients of (FO) are given as (-0.055) in Kacha Garahie, (-0.060) in Palosai and (0.022) in Achinie. The last factor (THW) total hours of work is having positive and significant relation with Housewives Share in Family's overall Income (HSI) in all three rural areas .The coefficient of Total Hours of Work in a Day (THW) for Kacha Garahie, Palosai and Achinie is (0.035), (0.045) and (0.031) respectively. The value of R^2 and Adjusted R^2 for Kacha Garahie is (0.787), Palosai is (0.673) and Achinie (0.853). This shows that the model is good fit and show strong relation between the dependent and independent variables. In case of F-statistic and the calculated value for Kacha Garahie, Palosai and Achinie is (37.292), (19.956) and (57.874) respectively. According to F-statistic, the overall model is significant at 0.01 levels of significance in all the three rural areas. To check the auto-correlation, Durbin-Watson (D.W) test is applied. For sample size $n=50$ and $k=5$ (5 explanatory variables), the estimated D.W values are (1.983), (1.760) and (1.756) for Kacha Garahie, Palosai and Achinie respectively fall between the $d_L = 1.73$ and $d_U = 2$, the upper and lower limit respectively, so it can be concluded that there is no auto-correlation in the model.

Hypotheses:

The hypothesis that the demographic characteristics play the role in women share in family income in the rural areas is accepted for all the variables except for total hours of work in a day in the Kacha Garhai area of the rural region.

Conclusions and Recommendations

This study was conducted to know the housewives role in improving their family living standard by doing household work and sharing their pocket money in family's overall income. This act of housewives plays important role but unaccounted in the contribution in the Socio-Economic development of a country. In fact the aim and objective of the study was to highlight the importance of women as housewives who also contribute in the country's socio-economic development through this way. So the main objective of the study was to know the effect of household work and education on the performance of housewives in respect of improving their family standard. In the light of this objective, two

hypotheses were developed which are; Education level of housewives in urban areas is higher than rural areas and housewives having significant role in improving their family living standard. It is suggested to increase this participation and share of housewives generally in urban and especially in rural areas, if their education level is raised not only by building more schools, training and vocational centers but also through the availability of micro credit at zero interest rate from the banks to make them independent and empower. This will help them to do business, earn more money at home and share it in family's overall income to raise the living standard of their family, which in turn positively affects the socio-economic development of a country.

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